AMENDMENTS TO THE SPECIFICATION

Please kindly replace the paragraph starting on page 34, line 25 with the following:

According to this embodiment, as disclosed in FIGS. 6 and 7, a first party receives a message with token through the referral coupon program in the step 602. The first party elects whether or not to transact for the good or service in the step 604. If the first party transacts for the good or service, to the token is destroyed according to the step 630, and a fresh token is issued for the new transaction in the step 632. If the current party elects not to transact for goods or services, according to the step 606, a solicitation is made for the current party to forward the token. In the preferred embodiment, the solicitation incorporates the offer of a potential referral reward as an incentive for forwarding the token. In the step 608 the current party fills in an identifier of a subsequent party in a message. In the step 610, a message with the token is forwarded to the subsequent party. In the step 612, the token and an identifier of the subsequent party are forwarded to the Provider of the data base.